

## **Medigap Insurance Specialist Medigap Helpline Counselor**

### **Position Summary**

Under close progressing supervision of the Medigap Helpline Services Supervisor, this position provides health insurance counseling and information statewide to Medicare-eligible consumers regarding Medicare, Medicare Advantage Plans, Medigap (supplemental) policies and other insurance options the Medicare-eligible beneficiary may have. Provide insurance counseling and information on Long Term Care insurance options. Refer consumer complaints to the Office of the Commissioner of Insurance and/or the Centers for Medicare and Medicaid Services. Assist in development of required reports. Provide presentations and supervise informational booths for consumers. All counselors shall be licensed by the Office of the Commissioner of Insurance as insurance intermediaries with an emphasis on health and accident insurance and shall maintain satisfactory compliance with all continuing education requirements of licensure as specified by the Commissioner.

### **Goals and Worker Activity**

#### **45% A. Provision of counseling to elderly and disabled insurance consumers.**

A1. Provide direct counseling by telephone, correspondence or in person to Medicare-eligible consumers regarding purchase or replacement of Medicare supplemental insurance, Medicare Health Plan options, employer-sponsored coverage options, individual healthcare coverage, long term care insurance including nursing home and home health care coverage.

A2. Provide counseling on related issues which include Medicare assignment, Medicare Savings programs, other Medicaid programs, Long Term Care partnership policies, spousal impoverishment, estate recovery, prescription coverage options, or the Health Insurance Marketplace.

A3. Provide advocacy on behalf of beneficiary to assist in obtaining coverage or correcting enrollment/disenrollment issues. Refer to other agencies for further assistance as necessary.

A4. Coordinate services with other SHIP (State Health Insurance and Assistance Program) components, including the Elder Benefit Specialist Program and Disability Rights of Wisconsin, who provide Part D and other Medicare related assistance.

A5. Alert the Medigap Supervisor and the SHIP director of specific issues or trends related to Part D coverages that may be developing in the state.

#### **25% B. Maintaining resource materials utilized in counseling and documentation of counseling contacts relevant to the Helpline services.**

B1. Enter documentation into the program's computer data base including relevant information on each consumer counseling contact made, meeting the Administration for Community Living (ACL), State Health Insurance and Assistance Program (SHIP), and agency requirements.

B2. Develop a thorough understanding of new insurance products which may be related to the mission of this BOALTC program, including utilizing Medicare's website and plan-finder tool to identify available Medicare products.

B3. Access current files of all existing and new Medicare-related health insurance policies sold in Wisconsin through the Office of Commissioner of Insurance computerized data-base system.

B4. Develop informational materials for public dissemination.

B5. Assist in assuring the accuracy in of information presented on the agency's website.

**20% C. Provision of training to Medicare beneficiaries, families, agencies, and consumer groups.**

C1. Provide in-service training and outreach events to agencies and consumer groups to educate about Medicare and the related optional coverages.

C2. Conduct local and regional training for aging network providers.

C3. Provide technical assistance to elder and disability benefit specialists throughout the state.

C4. Respond to requests for information from the general public and/or the media, as directed by BOALTC policy on media relations and composing Press Releases on relevant topics.

C5. Set-up and manage the informational booth representing agency programs at informational and educational fairs and conferences.

C6. Develop and/or update presentation materials including power point presentations and outlines.

**10% D. Development of Reports and Referrals**

D1. Assist in development and submittal of monthly reports regarding status of case-load, geographic distribution of requests, results of surveys, and developing trends in the insurance industry.

D2. Cooperate with support staff in compilation of program data.

D3. Refer consumer complaints to the Commissioner of Insurance and advise consumers of their consumer protections.

D4. Respond to inquiries from insurance companies as a result of complaints filed by Medigap Helpline consumers.

D5. Consult with the BOALTC legal counsel for advice and legal interpretations when appropriate.

D6. Assist in compiling documentation and drafting requests to the Centers for Medicare & Medicaid Services for beneficiaries with Medicare, Medicare Health or Drug plan coverage issues.

### **Knowledge, Skills, and Abilities**

1. Must possess a thorough understanding and awareness of the concepts of Medicare and its associated payment structures.
2. Must possess experience with discussing complicated matters over the telephone, especially with older persons or persons with disabilities.
3. Must possess a comprehensive knowledge and understanding of Wisconsin statutes and regulations that are related to Medicare supplemental insurance policies.
4. Must possess a comprehensive knowledge and understanding of the Centers for Medicare & Medicaid Services regulations related to Medicare Health plans and Prescription Drug Plans.
5. Must possess the ability to interpret outlines of coverage for a potential buyer.
6. Must possess the ability to assist consumers with filing complaints, informing them of their rights.
7. Must possess the ability to deliver effective oral presentations before small and large groups of diverse consumer groups and respond to their questions.
8. Must possess the ability to set-up, represent the program in and maintain the agency's informational booth.
9. Must possess the ability to work with Elder Benefit specialists and Disability Benefit specialists at the county level and with other advocates to secure services for older or disabled persons.
10. Must demonstrate familiarity with the broad concepts of managed care and other designs of insurance coverage.
11. Must have demonstrated an ability to manage competing responsibilities and be able to set priorities.
12. Must be able to spend extended periods on the telephone providing counseling to diverse populations.
13. Must have worked with a computer: inputting and retrieving data from various computer applications.
14. Must be familiar with the legislative and administrative rule-making process.
15. Must understand the structure and authority of the Administration for Community Living (ACL).
16. Must understand the structure and authority of the Office of the Commissioner of Insurance (OCI).
17. Must possess a working knowledge of the long-term care system and long-term care insurance options in Wisconsin and nationally.
18. Must have a thorough working knowledge of the State health Insurance and Assistance Program (SHIP) in Wisconsin and nationally.